

# Main Street Health Care Program

The Main Street Health Care Program provides group rate health insurance to employees of downtown businesses that are members of the Eau Claire Main Street Association. The program originated after a downtown business survey done for Main Street by an UW-Eau Claire intern showed that over 180 respondents from 63 businesses were interested in health insurance. Approximately 75% of these businesses were potential Main Street members. The businesses were contacted again to determine the exact number of interested individuals, age ranges, gender, and if individual or family coverage was needed.

The Main Street staff contacted 14 health care providers to determine their interest in providing coverage. An ad-hoc Health Insurance Committee formed by Main Street included the current board president, the past board

president, a downtown business manager, and an attorney knowledgeable in the field of health insurance. This committee set up criteria and interviewed four interested insurance providers about policy options. They selected the Valley Health Plan, primarily because of its large number of local physicians. They also selected four plan options and set up a five percent Main Street membership discount. Businesses with a group as small as two people are eligible to receive coverage.

Higgins Travel and Cruise Center, a business with 10 employees, will save approximately \$1,500 a year through the Main Street Health Care Program, while the Everest Group, a company with three employees, will save \$2,300. In fact, everyone involved benefits. Downtown employees receive group rate health insurance, Valley Health Plan increases its customer base, and Main Street membership becomes more desirable. In addition, the Valley Health Plan joined the Main Street program at one of the highest membership levels.

For more information, call the Wisconsin Main Street Program at (608) 266-7531.

